

# EXHIBIT 7

## COMMUNICABLE DISEASE CLEANUP, REMOVAL AND DISPOSAL ENDORSEMENT

When COMMUNICABLE DISEASE CLEANUP, REMOVAL AND DISPOSAL coverage is included in this Policy:

Add COMMUNICABLE DISEASE CLEANUP, REMOVAL AND DISPOSAL to Table of Contents

Add COMMUNICABLE DISEASE CLEANUP, REMOVAL AND DISPOSAL coverage to PROPERTY DAMAGE under ADDITIONAL COVERAGES

If an order of an authorized governmental agency prohibits access to an insured **healthcare facility** as a result of the enforcement of any law or ordinance regulating the actual not suspected presence of communicable disease, this Policy covers the reasonable and necessary costs incurred by the Insured for the cleanup, removal and disposal of the actual not suspected presence of communicable diseases from insured property at the insured **healthcare facility** and to restore such insured property at the insured **healthcare facility**, to satisfy the minimum requirements of the enforcement of any law or ordinance regulating communicable disease provided:

- 1) that there is an actual spread of communicable diseases beyond that area where such disease is normally present at the insured **healthcare facility**, and
- 2) such order is the direct result of the enforcement of any law or ordinance regulating the actual not suspected spread of communicable disease at the insured **healthcare facility**.

This Additional Coverage does not cover any costs incurred due to any law or ordinance with which the Insured was legally obligated to comply prior to the spread of communicable disease.

For the purpose of this Additional Coverage, the presence of and spread of communicable disease will be considered direct physical damage and the expenses listed above will be considered expenses to repair such damage.

DEFINITION: The following term when appearing in boldface in this Endorsement means:

**healthcare facility:**

facility where medicine is practiced.